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1DATA.054A

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Kroon et al.) Group Art Unit 2161
App. No. : 10/047,917)
Filed : January 14, 2002)
For : SYSTEMS AND METHODS)
FOR OVERTURNING OF)
RISK EVALUATION)
PERFORMED BY RISK)
MODEL TO CONTROL)
FINANCIAL RISK)
Examiner : Unknown)

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

United States Patent and Trademark Office
P.O. Box 2327
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Dear Sir:

Enclosed is form PTO-1449 listing references that are also enclosed. This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required in accordance with 37 C.F.R. § 1.97(b)(3). If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

Respectfully submitted,
KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9/18/02

By: _____

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FORM PTO-1449 <i>OIPE JCT SEP 23 2002</i> INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 1DATA.054A	APPLICATION NO. 10/047,917
		APPLICANT Kroon et al.	
		FILING DATE January 14, 2002	GROUP 2166

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
1	5,444,616	08/22/95	Nair et al.			
2	5,848,412	12/08/98	Rowland et al.			
3	5,930,777	07/27/99	Barber			
4	5,991,758	11/23/99	Ellard			
5	6,117,011	09/12/00	Lvov			
6						
7						

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
8							
9							
10							
11							

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
12		
13		
14		
15		
16		

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EXAMINER	DATE CONSIDERED
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